

**Information to identify the case:**

Debtor 1	<b>Seth Lawrence Kain</b>	Social Security number or ITIN	xxx-xx-2066
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Lisa Berkeley Kain</b>	Social Security number or ITIN	xxx-xx-8645
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-30458-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Seth Lawrence Kain

Lisa Berkeley Kain

11/15/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Seth Lawrence Kain  
Lisa Berkeley Kain  
Debtors

Case No. 16-30458-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 15, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	Seth Lawrence Kain, Lisa Berkeley Kain, 4 Crestview Court East, Morris Plains, NJ 07950-2003
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516465751	Advanced Spinal Care & Assoc, PO Box 2266, Morristown, NJ 07962-2266
516686558	+ DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee fo, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
516465758	+ Denville Diagnostics Imaging, 161 E Main Street, Denville, NJ 07834-2647
516681809	+ Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516465759	+ Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
516465760	+ Experian, P O Box 2002, Allen, TX 75013-2002
516465761	+ Franklin Surgical Center, 175 Morristown Road, Suite 2, Basking Ridge, NJ 07920-1657
516465765	+ Michael Harrison, Esq., 3155 Route 10 East- Suite 214, Denville, NJ 07834-3430
516465767	+ NJ Pain Consultants PC, P.O. Box 4640, Rutherford, NJ 07070-0464
516465766	New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
516465771	+ Ocwen Loan Servicing Llc, 12650 Ingenuity Dr, Orlando, FL 32826-2703
516465770	+ Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
516465773	+ Richard A. Dickes, M.D., P.A., 310 Madison Avenue, Suite 220, Morristown, NJ 07960-6967
516465776	+ Tax Collector - Borough of Morris Plains, 531 Speedwell Ave, Morris Plains, NJ 07950-2122
516574826	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516465779	+ TransUnion, P O Box 2000, Chester, PA 19016-2000

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 15 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 15 2021 20:29:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516465752	+ EDI: TSYS2	Nov 16 2021 01:28:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516465753	+ EDI: TSYS2	Nov 16 2021 01:28:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516465755	EDI: CAPITALONE.COM	Nov 16 2021 01:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238

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516465754	+ EDI: CAPITALONE.COM	Nov 16 2021 01:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516590587	EDI: BL-BECKET.COM	Nov 16 2021 01:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516686558	+ EDI: LCIPHMMRG	Nov 16 2021 01:28:00	DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee fo, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
516681809	+ Email/Text: RASEBN@raslg.com	Nov 15 2021 20:29:00	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518679531	+ Email/Text: bankruptcynotice@franklincredit.com	Nov 15 2021 20:29:00	Deutsche Bank National Trust Company, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
516465756	EDI: JPMORGANCHASE	Nov 16 2021 01:28:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516465757	EDI: JPMORGANCHASE	Nov 16 2021 01:28:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516465764	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2021 20:29:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516465763	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2021 20:29:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516465768	+ Email/Text: bnc@nordstrom.com	Nov 15 2021 20:29:20	Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
516465769	+ Email/Text: bnc@nordstrom.com	Nov 15 2021 20:29:20	Nordstrom Fsb, 13531 E Caley Ave, Englewood, CO 80111-6505
516656814	+ EDI: JEFFERSONCAP.COM	Nov 16 2021 01:28:00	Nordstrom Fsb, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516465770	+ EDI: LCIPHMMRG	Nov 16 2021 01:28:00	Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
516465772	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2021 20:29:00	PNC Bank, Consumer Loan Center, 2730 Liberty Ave, Pittsburgh, PA 15222
516684781	EDI: PRA.COM	Nov 16 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516685300	EDI: PRA.COM	Nov 16 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516675802	EDI: PRA.COM	Nov 16 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516465774	+ Email/Text: bankruptcy@savit.com	Nov 15 2021 20:29:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
516465775	+ Email/Text: bankruptcy@savit.com	Nov 15 2021 20:29:00	Savit Coll, 46 W Ferris St, East Brunswick, NJ 08816-2159
516666343	+ EDI: RMSC.COM	Nov 16 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516465778	EDI: TFSR.COM	Nov 16 2021 01:28:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516465777	EDI: TFSR.COM	Nov 16 2021 01:28:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	*+	Deutsche Bank National Trust Company, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516465762	##+	J. Jill, PO Box 2006, 1000 Birch Pond Drive, Tilton, NH 03276-2006

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Ocwen Loan Servicing LLC as servicer for ewassall@logs.com, njbankruptcynotifications@logs.com; logsecf@logs.com
Kevin M. Buttery	on behalf of Creditor Deutsche Bank National Trust Company kbuttery@moodklaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Miriam Rosenblatt	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY miriam.rosenblatt@mhllp.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor Deutsche Bank National Trust Company sdeluca@raslg.com
Shauna M Deluca	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@raslg.com
Stephen M. Goldberg	on behalf of Joint Debtor Lisa Berkeley Kain bk2notices@smgpc.com bk2notices@gmail.com
Stephen M. Goldberg	on behalf of Debtor Seth Lawrence Kain bk2notices@smgpc.com bk2notices@gmail.com

TOTAL: 11